

Information to identify the case:

Debtor 1	<u>Cynthia A. Buzzelli</u>	Social Security number or ITIN	xxx-xx-4700
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	21-21847-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cynthia A. Buzzelli
aka Cindy Buzzelli

2/7/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Cynthia A. Buzzelli
Debtor

Case No. 21-21847-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 07, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db	+ Cynthia A. Buzzelli, 161 Laurie Drive, Pittsburgh, PA 15235-4047
15409783	+ Allegheny County Court Records, Criminal Division, 114 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2400
15404077	+ Chelsea A. Nixon, Esq., McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
15409788	+ Dante A. Buzzelli, 859 East Maiden, Washington, PA 15301-3725
15409789	Duquesne Light Company, PO Box 371324, Pittsburgh, PA 15250-7324
15409790	+ Keri P. Ebeck, Esquire, Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15409791	Lakeview, PO Box 80688, Virginia Beach, VA 23450
15409793	+ Marisa Myers Cohen, Esq., McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
15409794	+ Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
15409795	+ Plaza Home Mortgage, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ecfbnc@aldridgepite.com	Feb 08 2023 00:00:00	Community Loan Servicing, LLC, c/o Bryan S. Fairman, Aldridge Pite, LLP, 4375 Jutland Dr. Ste. 200, PO Box 17933, San Diego, CA 92177-7921
cr	+ EDI: RECOVERYCORP.COM	Feb 08 2023 04:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 08 2023 00:00:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 08 2023 00:05:50	Westlake Services, LLC c/o Resurgent Capital Servi, PO Box 3427, Greenville, SC 29602-3427
15409784	+ Email/Text: ecfbnc@aldridgepite.com	Feb 08 2023 00:00:00	Bryan S. Fairman, Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
15409786	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 00:00:00	Community Loan Servicing, PO Box 331409, Miami, FL 33233-1409

District/off: 0315-2

User: auto

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Date Rcvd: Feb 07, 2023

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15426212	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 00:00:00	Community Loan Servicing, LLC, f/k/a Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
15409787	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 00:00:00	Community Loan Servicing, LLC, 4425 Ponce de Leon Blvd. 5th Floor, Miami, FL 33146-1839
15425794	+ Email/Text: jdryer@bernsteinlaw.com	Feb 08 2023 00:00:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15426213	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 00:00:00	Lakeview Loan Servicing, LLC, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
15404078	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 08 2023 00:00:00	Lakeview Loan Servicing, LLC, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
15507106	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 00:00:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
15409796	+ EDI: RMSC.COM	Feb 08 2023 04:54:00	Synchrony Bank, c/o PRA Receivables Managment LLC, PO Box 41021, Norfolk, VA 23541-1021
15404456	+ EDI: RMSC.COM	Feb 08 2023 04:54:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15409797	+ Email/Text: bankruptcynotice@westlakefinancial.com	Feb 08 2023 00:00:00	Westlake Financial Services, 4751 Wilshire Boulevard, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr		Nationstar Mortgage, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15409785	*+	Chelsea A. Nixon, Esq., McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
15409792	*+	Lakeview Loan Servicing, LLC, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

District/off: 0315-2

User: auto

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Date Rcvd: Feb 07, 2023

Form ID: 3180W

Total Noticed: 27

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Dennis M. Sloan	on behalf of Debtor Cynthia A. Buzzelli sloanassoc@zoominternet.net dsloan@sloanassoc.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Lakeview Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
Matthew Fissel	on behalf of Creditor Lakeview Loan Servicing LLC matthew.fissel@brockandscott.com, wbecf@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 11